

Vergado Card – User Manual

Welcome to **Vergado Card**, your all-in-one corporate payment solution that provides seamless control over your transactions. This guide will walk you through the entire journey—from card registration to usage and support.



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1. Getting Started

To start using your **Vergado Card**, follow the steps below:

Step 1: Login to the Vergado Portal

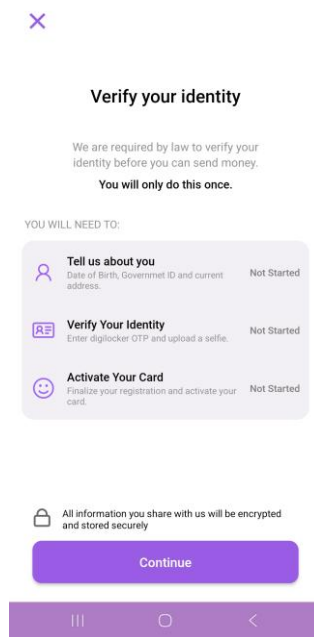
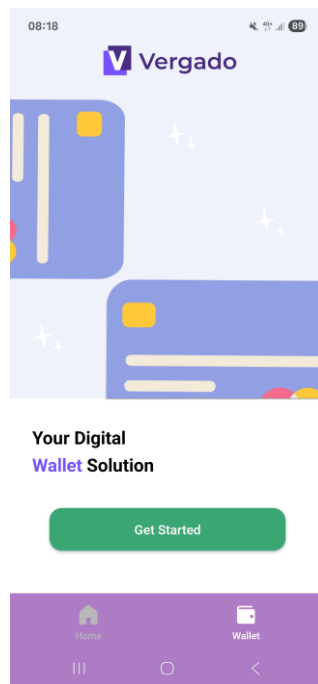
1. Visit the **Vergado Portal** or open the **Vergado App**.
 2. Login with your **registered credentials** (username and password/OTP).
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2. Wallet Registration & Card Request

Your Vergado Card is linked to your **Vergado Wallet**.

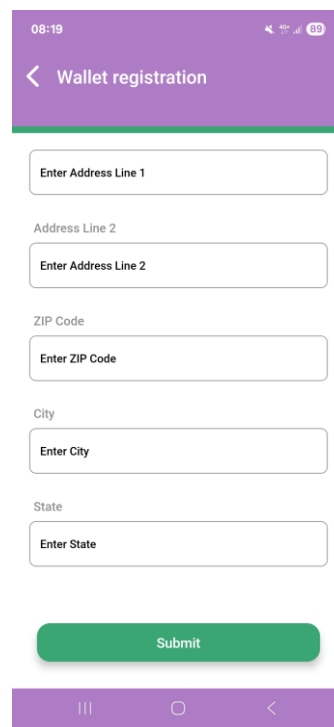
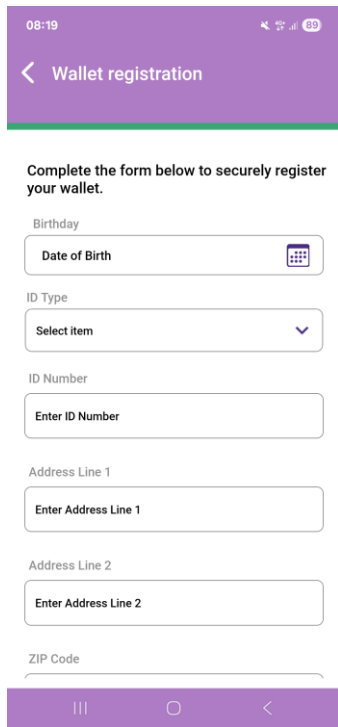
Step 2: Access the Wallet Tab

1. Navigate to the **Wallet Tab** on the dashboard.
2. Follow the on-screen instructions to **register your card**.



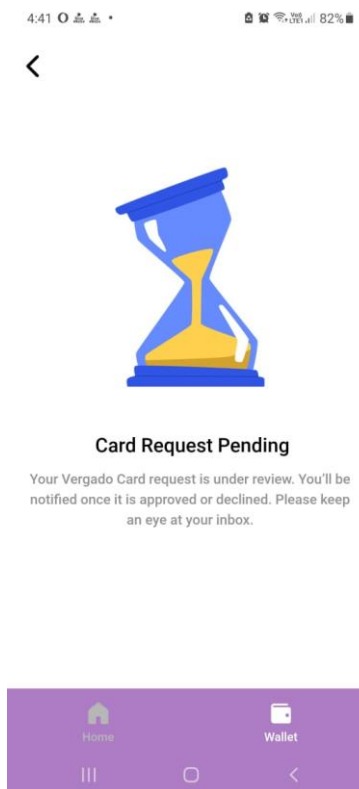
Step 3: Fill in Wallet Creation Details

- Enter the **basic details** required for wallet creation as per **RBI guidelines**.
- Submit the form to proceed.



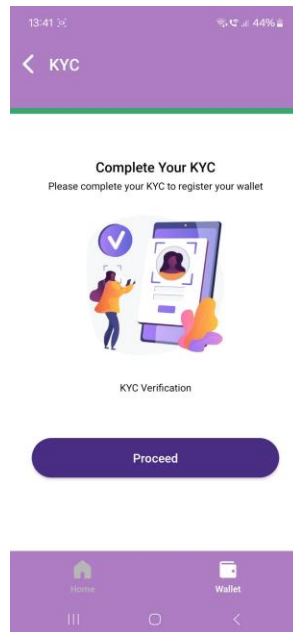
Step 4: Card Request Review (Optional)

- After submission, the **Card Request in Review** screen may appear.
 - This means your request has been sent to your **Company Admin** for approval.
 - Once approved, you will receive an **email notification**.
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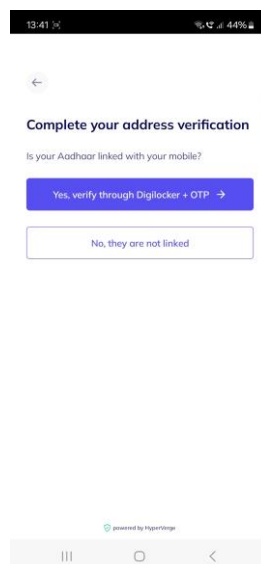


3. Complete KYC Verification

Your **KYC (Know Your Customer)** process is mandatory for card activation.



Step 5: Choose KYC Method



You can complete KYC in two ways:

1. **DigiLocker Flow** – Instant verification via your OTP on your mobile number registered with Aadhar.
2. **Manual Upload** – Upload clear photos of:
 - **PAN Card**
 - **Aadhaar Card**

Step 6: Live Selfie

- Capture a **live selfie** for identity verification.



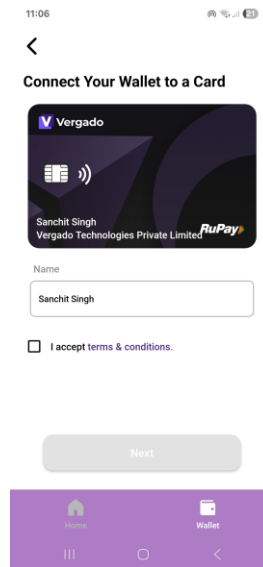
Step 7: KYC Approval

- Once your documents are verified, your **KYC will be approved**.
- You will receive a notification confirming the same.

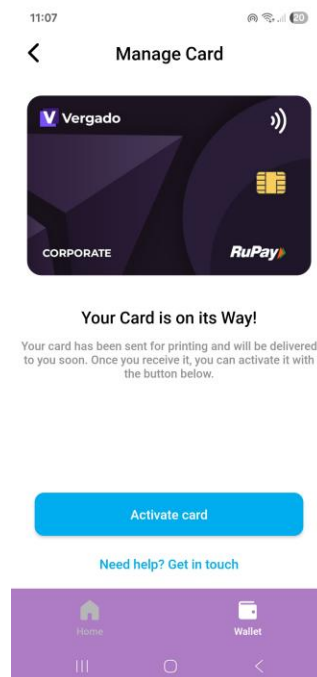
4. Connecting Wallet to Card

Step 8: Wallet & Card Linking

- After KYC approval, link your **Vergado Wallet** to the card.



- Once linked, your card enters the **Printing & Dispatch** stage.



Step 9: Card Delivery

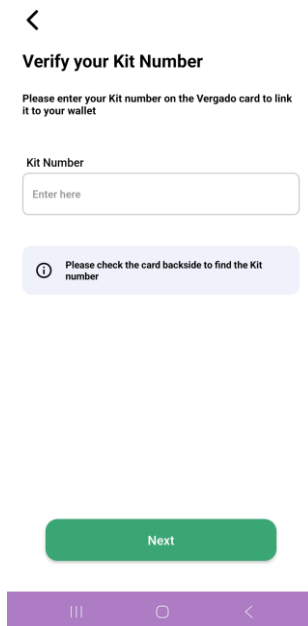
- Your **Vergado Card** will be **couriered** to your registered address.

5. Card Activation & PIN Setup

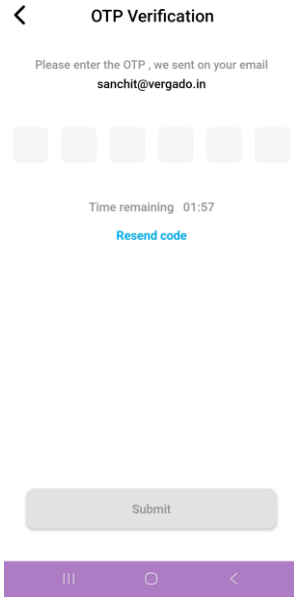
After receiving your physical card:

Step 10: Activate Your Card

1. Go to the **Card Activation** section in the app.
2. Enter the **KIT number** printed on the back of your card.



3. Enter the **OTP** sent to your registered mobile/email.
4. Set your **4-digit PIN** for POS (offline) transactions.
Note: Choose a secure PIN and do not share it with anyone.



< OTP Verification

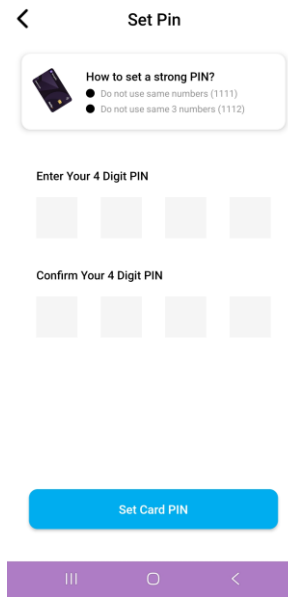
Please enter the OTP, we sent on your email
sanchit@vergado.in

Time remaining 01:57

[Resend code](#)

Submit

III ○ <



< Set Pin

 **How to set a strong PIN?**

- Do not use same numbers (1111)
- Do not use same 3 numbers (1112)

Enter Your 4 Digit PIN

Confirm Your 4 Digit PIN

Set Card PIN

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6. Customizing Card Limits & Settings

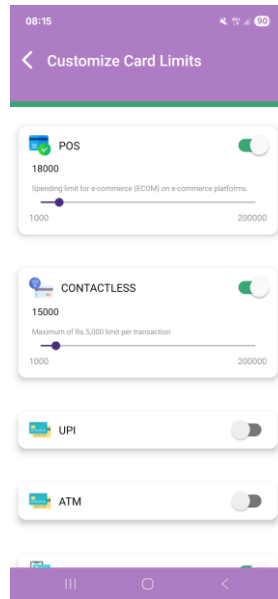
Once activated, you can configure your card for **secure and convenient usage**.

Step 9: Manage Card Limits

You can enable/disable:

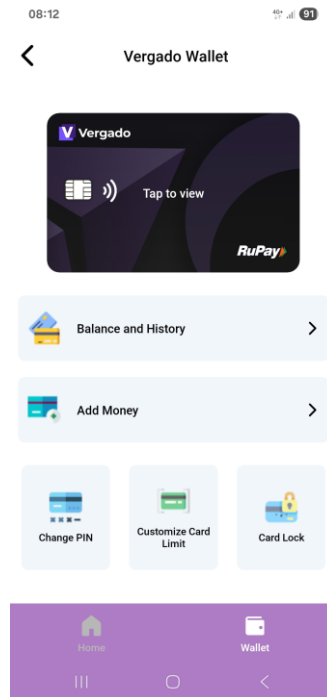
- **Contactless Payments**
- **Online Transactions**
- **ATM Withdrawals**
- **Offline/POS Transactions**

You can also **set daily transaction limits** for each payment type.



7. Vergado Card Dashboard

The **Vergado Card Dashboard** provides complete control of your card:



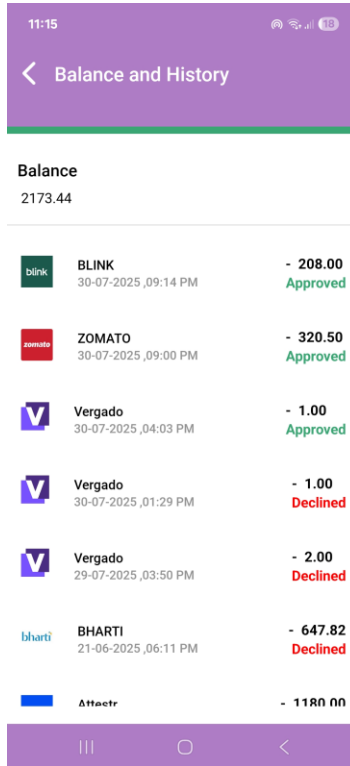
Key Features:

View Card Details

- Tap the **card icon**, enter your app login PIN to view sensitive details.

Balance & Transaction History

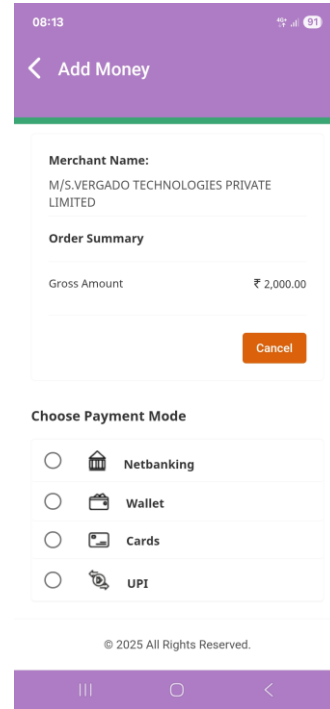
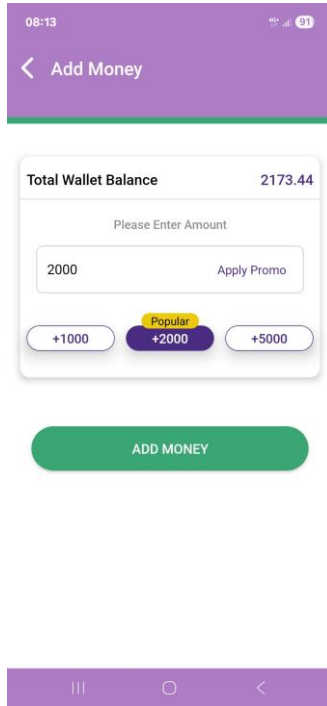
- Check your **wallet balance** and **past transactions**.



Balance and History		
Balance		
2173.44		
	BLINK 30-07-2025 ,09:14 PM	- 208.00 Approved
	ZOMATO 30-07-2025 ,09:00 PM	- 320.50 Approved
	Vergado 30-07-2025 ,04:03 PM	- 1.00 Approved
	Vergado 30-07-2025 ,01:29 PM	- 1.00 Declined
	Vergado 29-07-2025 ,03:50 PM	- 2.00 Declined
	BHARTI 21-06-2025 ,06:11 PM	- 647.82 Declined
	Attactr	- 1180.00

Add Money to Wallet

- Click **Add Money**, enter the amount, and proceed via:
 - UPI
 - Debit Card
 - Credit Card
 - Other supported methods



Change PIN

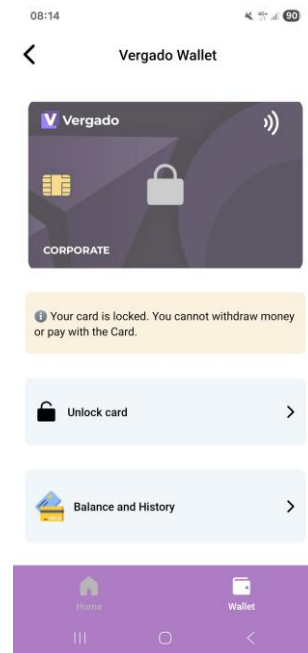
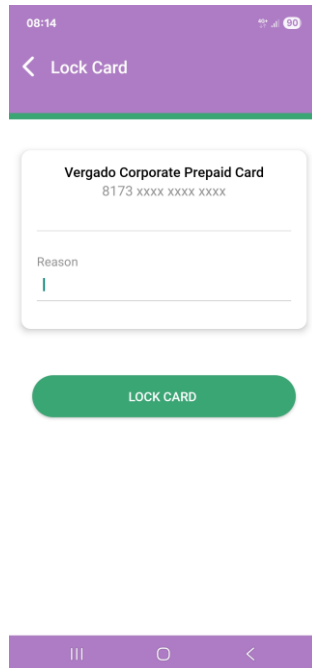
- Reset or change your **card PIN** for security.

Customize Payment Methods

- Modify limits or disable unwanted payment methods.

Card Lock & Unlock

- If **lost/misplaced**, **lock your card immediately** to prevent misuse.
- If found, **unlock your card** (recommended: change the PIN).
- For a **replacement card**, contact cards@vergado.in.



8. Security Tips

- Never share your **PIN, OTP, or Login Credentials**.
 - Enable **transaction notifications** for real-time monitoring.
 - Lock the card if you suspect any **unauthorized activity**.
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9. Automatic Expense Submission with Vergado Card

One of the key advantages of the **Vergado Card** is the ability to **automate your expense reporting**. By linking your card transactions with the Vergado **Expense Management System**, you can schedule automatic expense report creation, reducing manual effort and ensuring timely submissions.

9.1 Configuring Auto Expense Submission

To enable automatic expense creation:

Step 1: Navigate to Auto Expense Settings

1. Login to your **Vergado App** or **Portal**.
2. Go to **Expense Management → Auto Expense Setting**.
3. Enable the toggle **Auto Report Generation**.

Step 2: Choose Frequency for Auto Report Creation

Once you enable **Auto Report Generation**, select how often your expense reports should be automatically created:

- **Daily** – A report will be generated every day.
 - **Weekly** – Choose a **specific day of the week**.
 - **Fortnightly** – Choose a **specific day of the week every two weeks**.
 - **Monthly** – Choose a **specific date of the month**.
-

9.2 Receiving Notifications & Accessing Unmapped Transactions

After configuring your schedule:

1. On the scheduled day, you will **receive a notification and/or email** reminding you of your **Auto Expense Report Creation**.

2. When you **log in to your app**, the **dashboard will guide you** to a screen showing:
 - **All unmapped card transactions** pending for expense creation.

Tip:

If you **do not wish to create a report at that time**, you can **press Back** and return to the **dashboard**.

9.3 Creating and Editing Expense Reports

Follow these steps to generate your report:

Step 1: Select Transactions

- Select all **card transactions** for which you want to **claim reimbursement**.

Step 2: Preview Expenses

- Click **Next** to view a **list of all expenses** created against your selected transactions.
- **Edit individual transactions** if required (add details, upload bills, etc.).

Step 3: Submit or Save as Draft

- After reviewing expenses, click **Submit**.
 - The system will ask whether to:
 1. **Submit the report** – Sends it to your **approvers** for review.
 2. **Save as Draft** – Stores the report for future editing and submission.
-

9.4 Tracking Expense Reports

You can **track and manage your submitted or draft reports**:

1. Submitted Reports:

- Navigate to **Expense Management → View Past Expense (Reports Section)**.
- Track the **status** of your report as it moves through the **approval workflow**.

2. Draft Reports:

- Navigate to **Expense Management → Drafts (Reports Section)**.

- You can **edit transactions** and **submit** the draft whenever ready.
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9.5 Benefits of Auto Expense Submission

- Saves time by **automating expense creation**.
 - Ensures **no card transaction is missed** for reimbursement.
 - Reduces **manual errors** and improves **approval turnaround time**.
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10. Customer Support

For queries, assistance, or card replacement:

 **Email:** cards@vergado.in